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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Harry Duke

Title: INTEREST BEARING GIFT CARD MECHANISMS

Docket No.: 1639.002US1  
Filed: March 29, 2004  
Examiner: Unknown



Serial No.: 10/811,605  
Due Date: N/A  
Group Art Unit: 3629

**MS Amendment**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

We are transmitting herewith the following attached items (as indicated with an "X"):

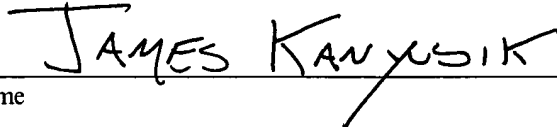
- ☒ Return postcard.
- ☒ Communication Concerning Related Applications (1 pg.).
- ☒ Supplemental Information Disclosure Statement (2 pgs.), Form 1449 (1 pg.), and copies of 6 cited documents.

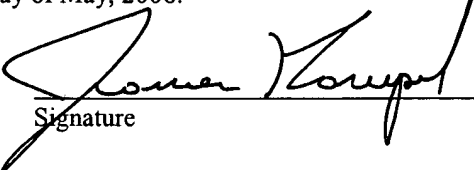
If not provided for in a separate paper filed herewith, Please consider this a **PETITION FOR EXTENSION OF TIME** for sufficient number of months to enter these papers and please charge any additional fees or credit overpayment to Deposit Account No. 19-0743.

SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.  
Customer Number 21186

By:   
Atty: Bradley A. Forrest  
Reg. No. 30,837

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this 23<sup>rd</sup> day of May, 2006.

  
Name

  
Signature

SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.  
(GENERAL)



S/N 10/811,605

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Harry Duke Examiner: Unknown  
Serial No.: 10/811,605 Group Art Unit: 3629  
Filed: March 29, 2004 Docket: 1639.002US1  
Title: INTEREST BEARING GIFT CARD MECHANISMS

COMMUNICATION CONCERNING RELATED APPLICATIONS

**MS Amendment**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Applicant would like to bring to the Examiner's attention the following related applications in the above-identified patent application:

<u>Serial/Patent No.</u>	<u>Filing Date/Issue Date</u>	<u>Attorney Docket</u>	<u>Title</u>
10/298,036	November 15, 2002	1639.001US1	INTEREST BEARING GIFT CARD AND RELATED METHODS AND SYSTEMS
11/085,388	March 21, 2005	1639.004US1	BENEFITS CARD MECHANISMS
11/124,915	May 9, 2005	1639.001US2	INTEREST BEARING GIFT CARD MECHANISMS

Continuations and divisionals may be later filed on the cases listed above, or cited to the Examiner in any previous Communication Concerning Related Applications. Applicants request that the Examiner review all continuations and divisionals of the above-listed or previously-cited patent applications before allowing the claims of the present patent application.

Respectfully submitted,  
HARRY DUKE

By Applicant's Representatives,  
SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.  
P.O. Box 2938  
Minneapolis, MN 55402  
(612) 373-6972

Date 5-23-2006

By Bradley A. Forrest

Bradley A. Forrest  
Reg. No. 30,837

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being filed using the USPTO's electronic filing system EFS-Web, and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this 23rd day of May, 2006.

Name

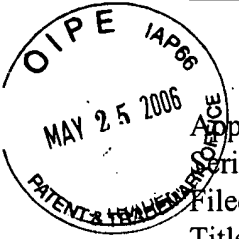
JAMES KAYUSIK

Signature

James Kayusik

S/N 10/811,605

PATENT



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant:	Harry Duke	Examiner:	Unknown
Serial No.:	10/811,605	Group Art Unit:	3629
Filed:	March 29, 2004	Docket:	1639.002US1
Title:	INTEREST BEARING GIFT CARD MECHANISMS		

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**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

In compliance with the duty imposed by 37 C.F.R. § 1.56, and in accordance with 37 C.F.R. §§ 1.97 *et. seq.*, the enclosed materials are brought to the attention of the Examiner for consideration in connection with the above-identified patent application. Applicant respectfully requests that this Supplemental Information Disclosure Statement be entered and the documents listed on the attached Form 1449 be considered by the Examiner and made of record. Pursuant to the provisions of MPEP 609, Applicant requests that a copy of the 1449 form, initialed as being considered by the Examiner, be returned to the Applicant with the next official communication.

Pursuant to 37 C.F.R. §1.97(b), it is believed that no fee or statement is required with the Supplemental Information Disclosure Statement. However, if an Office Action on the merits has been mailed, the Commissioner is hereby authorized to charge the required fees to Deposit Account No. 19-0743 in order to have this Supplemental Information Disclosure Statement considered.

The Examiner is invited to contact the Applicant's Representative at the below-listed telephone number if there are any questions regarding this communication.

Respectfully submitted,

HARRY DUKE

By his Representatives,


SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.  
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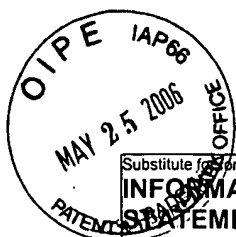
Date 5-23-2006

By   
Bradley A. Forrest  
Reg. No. 30,837

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JAMES KAVYUSIK  
Name

  
Signature



Substitute for Form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number	10/811,605
Filing Date	March 29, 2004
First Named Inventor	Duke, Harry
Group Art Unit	3629
Examiner Name	Unknown

Sheet 1 of 1

Attorney Docket No: 1639.002US1

**OTHER DOCUMENTS -- NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		"A Summary of the Roundtable Discussion on Stored-Value Cards and Other Prepaid Products", <u>The Federal Reserve Board</u> , <a href="http://www.federalreserve.gov/paymentsystems/storedvalue/default.htm">http://www.federalreserve.gov/paymentsystems/storedvalue/default.htm</a> , (January 12, 2005), 7 pgs.	
		"Banking / Strategies: Thai Danu Has Eyes on MicroCash: Many Opportunities Seen in Offering Cards", <u>FT Asia Intelligence Wire / Bangkok Post</u> , (July 6, 2000), 2 pgs.	
		"Giving Gifts via Credit Card by HSBC", <u>New Straits Times Press (Malaysia) Berhad</u> , (January 25, 2002), 1 pg.	
		BUCKS, B. K., et al., "Recent Changes in U.S. Family Finances: Evidence from 2001 and 2004 Survey of Consumer Finances", <u>Federal Reserve Bulletin</u> , (2006), Pages A1-A38	
		SCHRADER, R. W., "Letter from VISA to FDIC", (November 17, 2005), 4 pgs.	
		SREDNICKI, R., "Card Services", JPMorganChase, (February 28, 2006), 30 pgs.	

EXAMINER

DATE CONSIDERED

Substitute Disclosure Statement Form (PTO-1449)

\* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 809. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.<sup>1</sup> Applicant's unique citation designation number (optional) <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached